



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [EAST WEST BANCORP, INC.](#)

**City/State** [PASADENA, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [59,854,876](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAST WEST BANCORP, INC.](#)  
[135 NORTH LOS ROBLES AVENUE, 7TH FLOOR](#)

[PASADENA, CA 91101](#)

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## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	56,701,594			46,456,735			48,874,211			42,486,841			38,626,635																	
Net income (\$000) .....	429,736			244,176			567,797			674,035			703,701																	
Number of BHCs in peer group .....	131			127			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.58	2.65	40	3.05	2.84	64	2.82	2.77	47	3.46	3.01	69	3.59	3.08	79															
+ Non-interest income .....	0.49	1.11	21	0.43	1.14	17	0.44	1.21	17	0.47	1.32	13	0.54	1.31	16															
- Overhead expense .....	1.34	2.24	6	1.61	2.63	9	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10															
- Provision for credit losses .....	-0.05	-0.15	66	0.73	0.85	46	0.41	0.51	36	0.24	0.15	75	0.17	0.14	68															
+ Securities gains (losses) .....	0	0.01	62	0.05	0.03	75	0.03	0.02	66	0.01	0.01	66	0.01	0	86															
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.79	1.79	57	1.19	0.64	77	1.41	1.04	77	1.99	1.56	83	2.12	1.57	89															
Net operating income .....	1.52	1.36	68	1.05	0.48	82	1.16	0.81	78	1.59	1.19	88	1.82	1.24	94															
Net income .....	1.52	1.35	68	1.05	0.50	82	1.16	0.82	77	1.59	1.19	88	1.82	1.24	94															
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	2.90	3.14	33	3.87	3.78	54	3.46	3.55	40	4.67	4.41	70	4.49	4.24	67															
Interest expense .....	0.19	0.27	34	0.64	0.66	54	0.47	0.52	51	1.03	1.08	48	0.72	0.86	40															
Net interest income (tax equivalent) .....	2.72	2.85	35	3.23	3.10	52	2.99	3.01	42	3.64	3.33	63	3.77	3.38	69															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.13	0.13	56	0.11	0.28	33	0.17	0.27	45	0.16	0.21	50	0.13	0.22	43															
Earnings coverage of net loan and lease losses (X) .....	18.67	4.52	57	22.11	21.56	71	14	22.91	53	17.88	24.40	57	22.05	21.75	67															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.43	1.39	58	1.70	1.51	73	1.60	1.58	60	1.03	0.83	73	0.96	0.90	59															
Allowance for loan and lease losses / Total loans and leases .....	1.43	1.37	60	1.70	1.48	75	1.60	1.55	62	1.03	0.81	76	0.96	0.89	60															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.52	0.63	44	0.53	0.66	43	0.60	0.71	46	0.35	0.57	28	0.28	0.61	13															
30–89 days past due loans and leases / Total loans and leases .....	0.13	0.27	32	0.30	0.36	51	0.13	0.39	17	0.29	0.43	40	0.25	0.44	26															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	3.87	-1.82	71	15.73	6.94	78	11.26	3.20	76	18.77	14.45	67	14.56	16.62	49															
Net short-term noncore funding dependence .....	0.14	-8.21	76	7.33	-2.29	81	6.89	-4.76	86	12.69	3.38	78	8.87	4.66	59															
Net loans and leases / Total assets .....	67.62	59.81	72	74.08	63.21	82	73	61.58	82	77.88	63.77	88	78.32	63.98	89															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	9.06	9.11	51	9.75	9.03	75	9.44	9.13	62	10.34	9.76	66	9.88	9.71	57															
Holding company equity capital / Total assets .....	9.27	10.88	25	10.09	11.06	37	10.10	11.16	34	11.35	12.43	38	10.78	12.22	32															
Total equity capital (including minority interest) / Total assets .....	9.27	11.01	22	10.09	11.18	35	10.10	11.29	32	11.35	12.57	35	10.78	12.27	31															
Common equity tier 1 capital / Total risk-weighted assets .....	12.83	12.69	58	12.74	12.01	72	12.71	12.38	61	12.94	12.17	74	12.21	12.12	64															
Net loans and leases / Equity capital (X) .....	7.30	5.51	83	7.34	5.78	78	7.23	5.58	79	6.86	5.21	82	7.27	5.29	86															
Cash dividends / Net income .....	22.07	25.30	43	32.74	60.26	28	27.97	42.30	32	23.04	33.12	30	17.90	27.31	26															
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02			17.36																
<b>Growth Rates</b>																														
Assets .....	21.15	9.29	84	15.19	17.07	47	18.01	16.68	58	7.68	9.26	58	10.48	7	75															
Equity capital .....	11.23	9.31	68	5.34	6.16	51	5.01	6.99	45	13.42	10.49	76	15.15	7.89	80															
Net loans and leases .....	10.59	0.79	81	9.57	13.26	45	10.61	9.07	67	7.08	9.10	57	11.55	7.89	76															
Noncore funding .....	-17.43	-23.76	57	12.83	-2.41	76	-2.62	-12.18	62	24.60	6.59	81	55.51	10.67	90															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	96.37	103.07	13	94.06	103.11	7	95.95	102.81	13	99.52	103.22	26	99.58	103.10	31															
Cash from ops + noncash items + op expense / Op expense + dividends .....	17.51	130.64	8	609.94	154.33	97	349.01	147.24	94	121.39	190.27	26	119.91	174.91	26															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	696,226	776,559	1,459,241	1,711,479	1,498,091	-10.34	37.17
Income from lease financing receivables.....	3,177	2,703	5,614	6,121	6,280	17.54	969.70
Fully taxable income on loans and leases.....	699,403	779,262	1,464,855	1,717,600	1,504,371	-10.25	37.71
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	699,403	779,262	1,464,855	1,717,600	1,504,371	-10.25	37.71
Investment interest income (tax equivalent).....	65,475	42,378	85,804	69,461	62,629	54.50	160.97
Interest on balances due from depository institutions.....	7,260	15,615	25,116	66,225	53,744	-53.51	2.73
Interest income on other earning assets.....	10,498	12,071	22,687	31,183	32,819	-13.03	-34.60
Total interest income (tax equivalent).....	782,636	849,326	1,598,462	1,884,469	1,653,563	-7.85	40.74
Interest on time deposits of \$250K or more .....	11,649	49,172	73,904	127,863	62,911	-76.31	
Interest on time deposits < \$250K.....	3,460	15,306	23,438	43,170	24,579	-77.39	
Interest on foreign office deposits .....	8,221	11,829	19,988	31,964	25,062	-30.50	105.68
Interest on other deposits .....	16,490	46,495	67,412	172,805	122,200	-64.53	-16.17
Interest on other borrowings and trading liabilities.....	10,731	18,682	33,107	38,685	30,443	-42.56	11.90
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	50,551	141,484	217,849	414,487	265,195	-64.27	2.64
Net interest income (tax equivalent).....	732,085	707,842	1,380,613	1,469,982	1,388,368	3.42	44.44
Non-interest income.....	139,616	99,617	216,026	200,805	207,374	40.15	99.59
Adjusted operating income (tax equivalent) .....	871,701	807,459	1,596,639	1,670,787	1,595,742	7.96	51.13
Overhead expense.....	379,701	373,274	722,643	730,719	713,184	1.72	32.16
Provision for credit losses.....	-15,000	168,956	198,691	100,093	65,007		
Securities gains (losses) .....	824	11,169	12,299	3,930	2,535	-92.62	-87.66
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	507,339	277,132	688,312	844,679	819,539	83.07	75.77
Applicable income taxes .....	76,129	32,107	117,968	169,882	114,995	137.11	-0.86
Tax equivalent adjustments .....	1,474	849	2,547	762	843	73.62	41.32
Applicable income taxes (tax equivalent).....	77,603	32,956	120,515	170,644	115,838	135.47	-0.29
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	429,736	244,176	567,797	674,035	703,701	75.99	103.86
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	429,736	244,176	567,797	674,035	703,701	75.99	103.86
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	429,736	244,176	567,797	674,035	703,701	75.99	103.86
Investment securities income (tax equivalent).....	65,475	42,378	85,804	69,461	62,629	54.50	160.97
US Treasury and agency securities (excluding mortgage-backed securities) .....	13,458	7,471	14,833	14,807	15,490	80.14	114.74
Mortgage-backed securities .....	35,235	22,424	46,922	38,169	30,366	57.13	198.37
All other securities .....	16,782	12,483	24,049	16,485	16,773	34.44	139.30
Cash dividends declared.....	94,823	79,937	158,793	155,300	125,982	18.62	62.78
Common .....	94,823	79,937	158,793	155,300	125,982	18.62	62.78
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.76	2.92	38	3.66	3.46	64	3.27	3.27	51	4.44	4	78	4.28	3.87	75
Less: Interest expense .....	0.18	0.25	36	0.61	0.61	57	0.45	0.48	52	0.98	0.98	56	0.69	0.79	42
Equals: Net interest income (tax equivalent) .....	2.58	2.65	40	3.05	2.84	64	2.82	2.77	47	3.46	3.01	69	3.59	3.08	79
Plus: Non-interest income .....	0.49	1.11	21	0.43	1.14	17	0.44	1.21	17	0.47	1.32	13	0.54	1.31	16
Equals: adjusted operating income (tax equivalent) .....	3.07	3.82	13	3.48	4.05	21	3.27	4.04	15	3.93	4.41	28	4.13	4.46	33
Less: Overhead expense .....	1.34	2.24	6	1.61	2.63	9	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10
Less: Provision for credit losses.....	-0.05	-0.15	66	0.73	0.85	46	0.41	0.51	36	0.24	0.15	75	0.17	0.14	68
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	62	0.05	0.03	75	0.03	0.02	66	0.01	0.01	66	0.01	0	86
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.79	1.79	57	1.19	0.64	77	1.41	1.04	77	1.99	1.56	83	2.12	1.57	89
Less: Applicable income taxes (tax equivalent).....	0.27	0.41	16	0.14	0.16	35	0.25	0.23	52	0.40	0.36	62	0.30	0.33	40
Less: Minority interest.....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.52	1.36	68	1.05	0.48	82	1.16	0.81	78	1.59	1.19	88	1.82	1.24	94
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.52	1.35	68	1.05	0.50	82	1.16	0.82	77	1.59	1.19	88	1.82	1.24	94
Memo: Net income (last four quarters) .....	1.40	1.25	68	1.34	0.81	87	1.16	0.82	77	1.59	1.19	87	1.82	1.24	94
Net income-BHC and noncontrolling (minority) interest .....	1.52	1.37	68	1.05	0.50	81	1.16	0.83	77	1.59	1.20	88	1.82	1.25	93
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.09	93.15	74	94.45	91.74	78	94.53	92.32	75	94.97	91.05	88	95.32	91.48	88
Average interest-bearing funds / Average assets.....	54.61	62.32	19	61.11	65.48	29	59.03	64.06	27	62.61	65.57	38	58.90	65.56	22
Interest income (tax equivalent) / Average earning assets .....	2.90	3.14	33	3.87	3.78	54	3.46	3.55	40	4.67	4.41	70	4.49	4.24	67
Interest expense / Average earning assets .....	0.19	0.27	34	0.64	0.66	54	0.47	0.52	51	1.03	1.08	48	0.72	0.86	40
Net interest income (tax equivalent) / Average earning assets .....	2.72	2.85	35	3.23	3.10	52	2.99	3.01	42	3.64	3.33	63	3.77	3.38	69
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	3.52	4.05	22	4.31	4.44	50	3.98	4.27	34	5.15	5.09	61	4.97	4.95	57
Interest-bearing bank balances .....	0.29	0.11	98	0.91	0.50	88	0.66	0.27	93	2.19	2.04	55	2.35	1.64	89
Federal funds sold and reverse repos .....	1.54	0.26	94	2.30	0.94	87	1.93	0.68	91	2.89	2.44	77	2.88	2.17	83
Trading assets .....	0.42				0.67			0.60			0.99			1.11	
Total earning assets .....	2.90	3.11	34	3.87	3.74	57	3.45	3.51	43	4.67	4.36	70	4.49	4.20	70
Investment securities (tax equivalent) .....	1.80	1.80	50	2.43	2.51	39	2.14	2.25	39	2.40	2.76	21	2.16	2.68	11
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.29	1.28	52	2.40	2.01	71	2.07	1.75	66	1.88	2.32	22	1.79	2.05	31
Mortgage-backed securities .....	1.53	1.56	48	1.97	2.33	16	1.77	2.05	24	2.52	2.61	38	2.23	2.50	15
All other securities .....	2.27	2.91	29	2.95	3.48	33	2.45	3.24	20	2.51	4.06	9	2.81	4.20	15
Interest-bearing deposits .....	0.26	0.24	64	0.93	0.70	73	0.69	0.53	71	1.47	1.10	77	1.06	0.81	77
Time deposits of \$250K or more .....	0.42	0.76	16	1.71	1.67	50	1.29	1.42	36	2.44	1.96	90	1.94	1.44	87
Time deposits < \$250K .....	0.31	0.72	9	1.01	1.58	11	0.84	1.36	10	1.20	1.82	13	0.76	1.29	15
Other domestic deposits .....	0.17	0.17	60	0.59	0.50	71	0.41	0.36	67	1.20	0.93	76	0.90	0.67	78
Foreign deposits .....	0.73	0.12	92	1.15	0.59	85	0.99	0.42	89	1.38	1.19	60	1.20	0.97	62
Federal funds purchased and repos .....	2.63	0.19	97	4.01	0.85	95	3.23	0.62	95	18.17	1.86	98	24.21	1.51	99
Other borrowed funds and trading liabilities .....	1.84	1.31	72	1.62	1.62	48	1.32	1.50	41	2.46	2.38	57	3.31	2.28	91
All interest-bearing funds .....	0.33	0.40	42	1	0.92	61	0.76	0.74	57	1.56	1.49	63	1.17	1.19	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	139,616		99,617		216,026		200,805		207,374						
Fiduciary activities income .....	0		0		0		0		0						
Service charges on deposit accounts - domestic .....	25,299		15,816		35,573		27,566		27,819						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	14,055		7,184		15,879		15,596		13,471						
Insurance activities revenue.....	889		1,385		1,808		1,201		318						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	1,506		887		2,167		1,970		3,651						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	2,493		1,332		3,088		4,373		15,805						
Other non-interest income.....	95,374		73,013		157,511		150,099		146,310						
Total overhead expenses .....	379,701		373,274		722,643		730,719		713,184						
Personnel expense.....	213,659		199,392		405,046		402,548		380,754						
Net occupancy expense.....	32,008		34,501		69,759		71,199		70,130						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	1,442		1,884		3,634		4,519		5,492						
Other operating expenses.....	132,592		137,497		244,204		252,453		256,808						
Fee income on mutual funds and annuities.....	4,931		3,064		6,541		7,425		5,473						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees .....	3,161		3,249		3,214		3,294		3,196						
Average personnel expense per employee.....	67.59		61.37		126.03		122.21		119.13						
Average assets per employee.....	17,937.87		14,298.78		15,206.66		12,898.25		12,085.93						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	3.53	2.15	72	3.08	2.20	66	3.03	2.02	70	3.70	2.72	70	2.64	3.08	50
Overhead expenses / Net Interest Income + non-interest income .....	43.63	59.03	9	46.28	63.28	7	45.33	62.28	8	43.75	61.29	3	44.72	60.88	8
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.34	2.24	6	1.61	2.63	9	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10
Personnel expense.....	0.75	1.25	9	0.86	1.31	12	0.83	1.30	12	0.95	1.41	13	0.99	1.44	14
Net occupancy expense.....	0.11	0.24	9	0.15	0.26	11	0.14	0.26	10	0.17	0.28	14	0.18	0.28	14
Other operating expenses.....	0.47	0.73	14	0.60	0.99	17	0.51	0.94	11	0.60	0.97	15	0.68	0.97	21
Overhead less non-interest income .....	0.85	1.10	25	1.18	1.36	35	1.04	1.25	34	1.25	1.32	42	1.31	1.38	40
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	43.56	58.45	9	46.23	62.83	9	45.26	61.82	8	43.74	60.64	5	44.69	60.37	8
Personnel expense.....	24.51	33.10	12	24.69	32.43	14	25.37	32.36	17	24.09	32.39	12	23.86	32.51	14
Net occupancy expense.....	3.67	6.33	12	4.27	6.65	13	4.37	6.58	15	4.26	6.52	12	4.39	6.48	12
Other operating expenses.....	15.38	18.60	30	17.26	23.06	26	15.52	22.28	17	15.38	21.20	15	16.44	20.90	21
Total non-interest income .....	16.02	28.18	25	12.34	27.40	14	13.53	28.83	17	12.02	29.23	11	13	28.50	16
Fiduciary activities income .....	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts .....	2.90	3.19	42	1.96	3.35	27	2.23	3.27	31	1.65	3.88	21	1.74	4.15	24
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	1.61	2.52	54	0.89	2.64	38	0.99	2.46	41	0.93	3.54	36	0.84	3.42	35
Insurance activities revenue.....	0.10	0.37	56	0.17	0.39	65	0.11	0.41	58	0.07	0.47	48	0.02	0.47	36
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	0.17	0.55	48	0.11	-0.20	68	0.14	0.01	67	0.12	0.28	51	0.23	0.65	43
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.29	3.83	16	0.16	2.89	23	0.19	3.92	18	0.26	1.86	22	0.99	1.61	48
Other non-interest income.....	10.94	9.26	72	9.04	9.31	55	9.87	9.65	62	8.98	10.04	56	9.17	9.86	57
Overhead less non-interest income .....	27.54	29.94	37	33.89	34.19	50	31.73	31.93	47	31.72	31.06	40	31.70	31.46	45
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.01	21.54	6	11.59	18.39	17	17.14	18.63	32	20.11	20.56	49	14.03	19.04	16
Applicable income tax + TE / Pretax net operating income + TE .....	15.30	23.10	4	11.89	22.75	6	17.51	21.18	17	20.20	23.23	22	14.13	21.56	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	26,817,004	24,291,846	25,241,053	23,042,982	20,710,877	10.40	75.00	
Commercial and industrial loans .....	10,016,519	10,825,792	10,392,837	9,746,798	9,496,410	-7.48	30.71	
Loans to individuals .....	12,447	14,938	13,879	27,188	46,150	-16.68	-84.92	
Loans to depository institutions and acceptances of other banks .....	176,865	165,408	206,839	186,080	397,367	6.93	26.51	
Agricultural loans .....	26,665	15,883	14,329	17,138	2,215	67.88	-49.45	
Other loans and leases .....	4,013,002	1,919,420	2,823,806	1,758,787	1,802,445	109.07	289.28	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	41,062,502	37,233,287	38,692,743	34,778,973	32,455,464	10.28	69.03	
Less: Allowance for loan and lease losses .....	585,724	632,071	619,983	358,287	311,322	-7.33	119.56	
Net loans and leases .....	40,476,778	36,601,216	38,072,760	34,420,686	32,144,142	10.59	68.47	
Debt securities that reprice or mature in over 1 year .....	7,188,474	3,046,253	4,610,636	2,619,910	2,420,569	135.98	252.51	
Mutual funds and equity securities .....	26,819	31,142	31,272	31,673	31,209	-13.88	-34.49	
Subtotal .....	47,692,071	39,678,611	42,714,668	37,072,269	34,595,920	20.20	82.69	
Interest-bearing bank balances .....	6,199,742	4,454,489	4,220,900	2,907,225	2,755,675	39.18	325.99	
Federal funds sold and reverse repos .....	1,310,000	1,260,000	1,160,000	865,000	1,055,000	3.97	-29.38	
Debt securities that reprice or mature within 1 year .....	1,210,986	838,321	934,022	697,304	321,278	44.45	-8.22	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	56,412,799	46,231,421	49,029,590	41,541,798	38,727,873	22.02	83.54	
Non-interest-bearing cash and due from depository institutions .....	628,342	610,604	606,799	545,084	526,702	2.90	73.45	
Premises, fixed assets, and leases .....	201,899	205,606	198,711	218,337	119,180	-1.80	23.54	
Other real estate owned .....	14,914	19,504	15,824	125	133	-23.53	205.80	
Investment in unconsolidated subsidiaries .....	217,285	136,442	146,497	143,788	111,185	59.25	110.38	
Intangible and other assets .....	2,379,637	2,204,016	2,159,492	1,746,964	1,557,283	7.97	50.36	
Total assets .....	59,854,876	49,407,593	52,156,913	44,196,096	41,042,356	21.15	81.64	
Quarterly average assets .....	57,841,359	48,187,003	52,405,872	44,449,802	40,636,402	20.04	77.53	
Average loans and leases (YTD) .....	39,781,523	36,147,871	36,816,266	33,372,530	30,258,491	10.05	66.86	
<b>Memoranda</b>								
Loans held-for-sale .....	1,819	3,875	1,788	434	275	-53.06	-96.45	
Loans not held-for-sale .....	41,060,683	37,229,412	38,690,955	34,778,539	32,455,189	10.29	69.38	
Real estate loans secured by 1–4 family .....	11,266,733	9,535,827	10,278,281	8,982,915	8,119,133	18.15	113.99	
Commercial real estate loans .....	15,489,965	14,690,493	14,897,887	13,991,698	12,527,310	5.44	54.78	
Construction and land development .....	459,980	598,456	601,230	661,130	568,011	-23.14	-30.26	
Multifamily .....	2,865,169	2,794,413	2,732,714	2,669,429	2,325,421	2.53	103.13	
Nonfarm nonresidential .....	12,164,816	11,297,624	11,563,943	10,661,139	9,633,878	7.68	53.25	
Real estate loans secured by farmland .....	5,920	6,137	5,077	6,434	9,701	-3.54	-8.39	
Total investment securities .....	8,426,279	3,915,716	5,575,930	3,348,887	2,773,056	115.19	147.87	
U.S. Treasury securities .....	836,940	251,201	50,761	176,422	564,815	233.18	71.31	
US agency securities (excluding mortgage-backed securities) .....	1,224,511	442,644	814,319	581,245	217,173	176.64	73.95	
Municipal securities .....	312,595	182,457	298,051	102,302	82,020	71.33	103.11	
Mortgage-backed securities .....	4,836,166	2,437,768	3,442,303	1,742,466	1,391,279	98.38	205.62	
Asset-backed securities .....	353,358	335,598	350,725	349,458	12,643	5.29	26.25	
Other debt securities .....	835,890	234,906	588,499	365,321	473,917	255.84	457.70	
Mutual funds and equity securities .....	26,819	31,142	31,272	31,673	31,209	-13.88	-34.49	
Available-for-sale securities .....	8,399,460	3,884,574	5,544,658	3,317,214	2,741,847	116.23	159.22	
U.S. Treasury securities .....	836,940	251,201	50,761	176,422	564,815	233.18	71.31	
US agency securities (excluding mortgage-backed securities) .....	1,224,511	442,644	814,319	581,245	217,173	176.64	73.95	
Municipal securities .....	312,595	182,457	298,051	102,302	82,020	71.33	103.11	
Mortgage-backed securities .....	4,836,166	2,437,768	3,442,303	1,742,466	1,391,279	98.38	239.80	
Asset-backed securities .....	353,358	335,598	350,725	349,458	12,643	5.29	26.25	
Other debt securities .....	835,890	234,906	588,499	365,321	473,917	255.84	457.70	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-11,682	60,860	74,135	-3,434	-65,054			
Available-for-sale securities appreciation (depreciation) .....	400,937	59,510	239,461	269,543	373,972	573.73	77.78	
Structured notes, fair value .....	618,081	745,163	588,484	479,432	435,833	-17.05	-41.91	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	21,870,027	13,990,723	16,336,380	11,113,952	11,409,340	56.32	130.12
NOW, ATS and transaction accounts .....	6,213,263	4,514,433	5,446,046	4,707,357	4,018,358	37.63	96.25
Time deposits less brokered deposits < \$250K .....	-119,660	427,329	172,288	933,600	1,544,781		
MMDA and other savings accounts .....	14,659,184	11,635,342	12,798,072	10,264,895	9,762,916	25.99	60.96
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	42,622,814	30,567,827	34,752,786	27,019,804	26,735,395	39.44	92.72
Time deposits of \$250K or more .....	5,169,980	5,772,226	5,770,562	5,435,606	4,357,923	-10.43	
Foreign deposits .....	2,557,152	2,226,878	2,161,291	2,271,011	2,426,644	14.83	118.77
Federal funds purchased and repos .....	300,000	300,000	300,000	200,000	50,000	0.00	50.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	173,937	660,837	424,535	130,520	138,198	-73.68	489.64
Other borrowings w/remaining maturity over 1 year .....	79,010	1,681,978	253,450	757,316	245,611	-95.30	-78.68
Brokered deposits < \$250K .....	2,287,245	2,156,145	2,216,792	2,631,758	1,951,999	6.08	
Noncore funding .....	10,567,324	12,798,064	11,126,630	11,426,211	9,170,375	-17.43	57.33
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	147,514	147,237	147,376	147,101	146,835	0.19	0.90
Other liabilities .....	969,676	907,222	860,946	585,363	565,777	6.88	43.54
Total liabilities .....	54,307,328	44,420,350	46,887,738	39,178,479	36,618,382	22.26	83.13
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	168	167	167	167	166	0.60	2.44
Common surplus .....	1,876,079	1,841,748	1,858,352	1,826,345	1,789,811	1.86	9.55
Retained earnings .....	4,335,327	3,755,649	4,000,414	3,689,377	3,160,132	15.43	114.08
Accumulated other comprehensive income .....	-14,689	23,134	44,325	-18,408	-58,174		
Other equity capital components .....	-649,337	-633,455	-634,083	-479,864	-467,961		
Total holding company equity capital .....	5,547,548	4,987,243	5,269,175	5,017,617	4,423,974	11.23	68.27
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	5,547,548	4,987,243	5,269,175	5,017,617	4,423,974	11.23	68.27
Total liabilities and capital .....	59,854,876	49,407,593	52,156,913	44,196,096	41,042,356	21.15	81.64
<b>Memoranda</b>							
Non-interest-bearing deposits .....	21,871,337	13,990,817	16,336,980	11,113,956	11,409,342	56.33	130.14
Interest-bearing deposits .....	30,765,854	26,732,259	28,564,451	26,244,223	24,062,619	15.09	64.26
Total deposits .....	52,637,191	40,723,076	44,901,431	37,358,179	35,471,961	29.26	86.44
Long-term debt that reprices within 1 year .....	74,539	248,772	249,089	248,638	245,611	-70.04	-79.88
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	5,269,175	5,017,617	5,017,617	4,423,974	3,841,951		
Accounting restatements .....	0	-97,967	-97,967	10,510	0		
Net income .....	429,736	244,176	567,797	674,035	703,701		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	17,728	15,403	32,007	36,535	34,482		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	15,254	153,591	154,219	11,903	15,634		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	94,823	79,937	158,793	155,300	125,982		
Change in other comprehensive income .....	-59,014	41,542	62,733	39,766	-14,544		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	5,547,548	4,987,243	5,269,175	5,017,617	4,423,974		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	44.80	36.32	71	49.17	36.22	74	48.39	36.22	75	52.14	37.78	69	50.46	37.19	71
Commercial and industrial loans .....	16.73	12.25	75	21.91	14.99	79	19.93	13.52	80	22.05	12.02	88	23.14	12.85	88
Loans to individuals .....	0.02	3.48	6	0.03	3.53	5	0.03	3.40	6	0.06	4.20	8	0.11	4.31	11
Loans to depository institutions and acceptances of other banks .....	0.30	0.01	93	0.33	0.04	91	0.40	0.03	92	0.42	0.04	90	0.97	0.05	96
Agricultural loans.....	0.04	0.21	53	0.03	0.20	47	0.03	0.19	45	0.04	0.24	49	0.01	0.30	32
Other loans and leases.....	6.70	4.22	72	3.88	4.66	52	5.41	4.63	62	3.98	5.01	50	4.39	5	52
Net loans and leases.....	67.62	59.81	72	74.08	63.21	82	73	61.58	82	77.88	63.77	88	78.32	63.98	89
Debt securities over 1 year.....	12.01	17.61	28	6.17	14.01	12	8.84	15.55	20	5.93	14.60	9	5.90	14.63	10
Mutual funds and equity securities .....	0.04	0.06	61	0.06	0.05	69	0.06	0.05	68	0.07	0.06	66	0.08	0.06	67
Subtotal .....	79.68	78.32	46	80.31	78.43	41	81.90	78.16	59	83.88	79.65	51	84.29	79.97	49
Interest-bearing bank balances .....	10.36	9.11	60	9.02	6.78	71	8.09	7.51	55	6.58	3.06	85	6.71	3.04	83
Federal funds sold and reverse repos .....	2.19	0.52	87	2.55	0.86	85	2.22	0.82	86	1.96	1.57	82	2.57	1.66	82
Debt securities 1 year or less .....	2.02	1.53	69	1.70	1.83	58	1.79	1.68	64	1.58	1.91	60	0.78	1.96	37
Trading assets .....	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	94.25	91.43	83	93.57	90.72	82	94	91.05	85	93.99	89.53	92	94.36	89.74	89
Non-interest cash and due from depository institutions.....	1.05	1.01	50	1.24	1.08	60	1.16	1.07	52	1.23	1.14	55	1.28	1.21	57
Other real estate owned.....	0.02	0.02	75	0.04	0.03	75	0.03	0.02	72	0	0.03	11	0	0.04	8
All other assets.....	4.70	7.50	17	5.19	8.16	16	4.83	7.82	14	4.77	9.27	7	4.36	8.98	10
<b>Memoranda</b>															
Short-term investments .....	14.57	12.01	68	13.26	10.58	71	12.11	11.17	65	10.11	7.63	72	10.07	7.80	73
U.S. Treasury securities.....	1.40	1.08	71	0.51	0.92	63	0.10	0.84	49	0.40	1.03	58	1.38	1.04	67
US agency securities (excluding mortgage-backed securities) .....	2.05	0.77	82	0.90	0.48	75	1.56	0.63	82	1.32	0.54	80	0.53	0.69	61
Municipal securities .....	0.52	1.72	42	0.37	1.45	32	0.57	1.69	43	0.23	1.34	32	0.20	1.62	31
Mortgage-backed securities .....	8.08	12.97	26	4.93	11.11	14	6.60	11.75	24	3.94	11.44	11	3.39	11.13	8
Asset-backed securities .....	0.59	0.38	75	0.68	0.27	78	0.67	0.32	78	0.79	0.28	81	0.03	0.33	58
Other debt securities .....	1.40	0.52	81	0.48	0.39	68	1.13	0.42	79	0.83	0.39	76	1.15	0.41	84
Loans held-for-sale.....	0	0.42	16	0.01	0.48	17	0	0.52	17	0	0.39	16	0	0.30	18
Loans held for investment .....	68.60	59.85	76	75.35	63.46	85	74.18	61.72	84	78.69	63.50	91	79.08	63.93	91
Real estate loans secured by 1–4 family .....	18.82	11.69	80	19.30	12.29	80	19.71	11.91	85	20.33	13.29	77	19.78	13.46	75
Revolving .....	3.31	1.45	86	2.74	1.80	67	2.81	1.66	73	3.28	2.07	72	4.23	2.27	78
Closed-end, secured by first liens .....	15.49	9.84	80	16.42	9.99	82	16.77	9.81	86	16.90	10.69	77	15.37	10.57	77
Closed-end, secured by junior liens .....	0.02	0.20	18	0.14	0.26	42	0.12	0.22	41	0.15	0.28	44	0.18	0.31	44
Commercial real estate loans .....	25.88	22.48	59	29.73	21.90	67	28.56	22.22	63	31.66	22.23	68	30.52	21.58	68
Construction and land development .....	0.77	3.35	18	1.21	3.32	28	1.15	3.40	24	1.50	3.44	33	1.38	3.51	30
Multifamily.....	4.79	3.31	75	5.66	3.07	85	5.24	3.12	78	6.04	3.01	84	5.67	2.72	85
Nonfarm nonresidential .....	20.32	14.81	69	22.87	14.50	78	22.17	14.72	75	24.12	14.69	77	23.47	14.44	76
Real estate loans secured by farmland.....	0.01	0.34	30	0.01	0.33	29	0.01	0.33	28	0.01	0.36	31	0.02	0.41	36

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	65.31	59.66	53	65.24	55.37	67	65.23	57.15	61	66.26	57.46	55	63.81	56.49	52
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	27.44	19.82	71	25.61	19.50	70	26.56	19.43	73	25.83	20.75	65	25.02	21.10	61
Real estate loans secured by 1–4 family.....	4.83	2.42	84	3.64	2.79	61	3.79	2.64	65	4.17	3.15	64	5.35	3.50	71
Revolving .....	22.61	17.22	69	21.97	16.49	74	22.77	16.59	75	21.66	17.39	67	19.67	17.39	60
Closed-end.....	37.72	36.54	47	39.46	32.96	60	38.50	34.63	52	40.23	33.52	57	38.60	32.14	55
Construction and land development.....	1.12	5.50	15	1.61	4.97	21	1.55	5.26	18	1.90	5.09	26	1.75	5.20	23
1–4 family.....	0.05	1.11	15	0.03	0.93	17	0.06	0.93	17	0.03	0.94	20	0.03	1.02	18
Other.....	1.07	4.33	15	1.57	3.90	23	1.50	4.19	19	1.87	4.02	30	1.72	4.05	26
Multifamily.....	6.98	5.34	70	7.51	4.72	78	7.06	4.96	73	7.68	4.69	80	7.16	4.10	84
Nonfarm nonresidential .....	29.63	24.14	63	30.34	21.76	70	29.89	22.93	66	30.65	22.15	69	29.68	21.40	68
Owner-occupied.....	6.10	8.14	37	6.31	7.38	43	6.09	7.68	38	6.52	7.72	44	6.59	8.03	45
Other.....	23.52	15.71	78	24.03	14.16	84	23.79	14.95	82	24.14	14.34	83	23.10	13.38	87
Real estate loans secured by farmland.....	0.01	0.59	28	0.02	0.52	28	0.01	0.54	27	0.02	0.55	30	0.03	0.63	36
Loans to depository institutions and acceptances of other banks.....	0.43	0.03	93	0.44	0.07	89	0.53	0.06	90	0.54	0.11	88	1.22	0.12	91
Commercial and industrial loans .....	24.39	20.98	65	29.08	23.90	69	26.86	22.17	68	28.02	19.53	77	29.26	20.32	78
Loans to individuals .....	0.03	6.28	6	0.04	6.11	5	0.04	6.13	6	0.08	7.13	7	0.14	7.36	9
Credit card loans .....	0.01	0.51	52	0.01	0.64	50	0.01	0.65	51	0.01	0.81	48	0.01	1.02	46
Agricultural loans.....	0.06	0.37	47	0.04	0.31	42	0.04	0.32	42	0.05	0.37	46	0.01	0.46	31
Other loans and leases.....	9.77	8.03	67	5.16	8.93	46	7.30	9.09	56	5.06	9.85	42	5.55	9.66	45
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	472.75	383.17	70	475.77	392.62	62	470.26	381.27	65	469.80	391.26	59	484.11	379.80	62
Real estate loans secured by 1–4 family.....	198.62	124.52	80	186.76	133.24	71	191.49	125.03	77	183.14	138.18	67	189.78	137.84	71
Revolving .....	34.98	15.53	87	26.54	19.64	66	27.33	17.42	70	29.55	21.26	66	40.58	23.33	75
Closed-end.....	163.64	107.53	79	160.22	112.01	74	164.16	106.14	79	153.59	115.20	72	149.20	112.79	69
Commercial real estate loans .....	273.07	238.21	54	287.72	237.30	55	277.56	234.65	54	285.26	229.44	55	292.82	219.72	61
Construction and land development.....	8.11	35.52	19	11.72	35.78	27	11.20	35.62	25	13.48	34.95	31	13.28	35.36	30
1–4 family.....	0.33	7.06	16	0.25	6.74	18	0.41	6.34	17	0.25	6.61	20	0.23	7.04	17
Other.....	7.78	28.07	19	11.47	27.86	29	10.79	28.16	27	13.23	27.32	33	13.05	27.26	33
Multifamily.....	50.51	34.78	75	54.73	33.28	81	50.91	32.74	78	54.42	31.04	84	54.36	27.85	86
Nonfarm nonresidential .....	214.45	157.17	70	221.27	157.33	70	215.45	155.06	67	217.36	152.10	67	225.19	147.22	71
Owner-occupied.....	44.17	52.65	44	46.04	53.29	46	43.92	52.37	45	46.20	53.07	49	49.98	54.89	50
Other.....	170.28	102.08	85	175.23	101.60	84	171.53	100.54	85	171.16	97.41	82	175.21	91.80	86
Real estate loans secured by farmland.....	0.10	3.59	30	0.12	3.50	28	0.09	3.44	28	0.13	3.60	29	0.23	4.02	36
Loans to depository institutions and acceptances of other banks.....	3.12	0.18	93	3.24	0.38	90	3.85	0.28	91	3.79	0.44	91	9.29	0.54	95
Commercial and industrial loans .....	176.58	127.07	75	212.03	159.86	74	193.63	139.91	74	198.72	122.02	81	221.97	128.82	83
Loans to individuals .....	0.22	35.29	6	0.29	38.40	4	0.26	37.47	6	0.55	43.51	8	1.08	42.67	11
Credit card loans .....	0.04	2.61	52	0.04	3.43	50	0.05	3.30	52	0.05	4.34	49	0.05	5.31	46
Agricultural loans.....	0.47	2.01	52	0.31	2.03	46	0.27	1.88	45	0.35	2.18	48	0.05	2.72	32
Other loans and leases.....	70.74	46.75	70	37.59	51.14	51	52.61	49.54	61	35.86	52.44	46	42.13	51.79	52
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	33.14	28.84	58	34.68	26.07	73	33.98	27.32	65	35.16	26.45	69	33.50	24.79	68
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	239.88	187.37	66	252.93	186.18	69	244.92	183.76	67	249.30	178.57	70	254.17	167.93	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	284.05	244.59	58	298.97	244.21	56	288.84	240.85	54	295.50	236.10	56	304.15	225.98	62

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	14.57	12.01	68	13.26	10.58	71	12.11	11.17	65	10.11	7.63	72	10.07	7.80	73
Liquid assets .....	22.98	28.17	37	18.54	24.60	34	18.54	26.22	31	15.12	22.44	31	15.84	22.72	36
Investment securities .....	14.08	19.64	31	7.93	16.55	11	10.69	17.85	22	7.58	16.99	10	6.76	17.27	8
Net loans and leases .....	67.62	59.81	72	74.08	63.21	82	73	61.58	82	77.88	63.77	88	78.32	63.98	89
Net loans, leases and standby letters of credit .....	71.24	60.62	81	77.99	64.12	92	77.05	62.48	90	81.98	64.84	94	82.50	65.07	96
Core deposits .....	71.21	74.75	26	61.87	68.08	25	66.63	70.67	26	61.14	63.09	33	65.14	62.13	44
Noncore funding .....	17.65	10.89	80	25.90	16.68	77	21.33	14.13	76	25.85	19.36	73	22.34	21.34	62
Time deposits of \$250K or more .....	8.64	1.81	96	11.68	2.56	97	11.06	2.11	98	12.30	2.94	97	10.62	2.89	95
Foreign deposits .....	4.27	0.35	92	4.51	0.41	90	4.14	0.36	92	5.14	0.43	91	5.91	0.47	92
Federal funds purchased and repos .....	0.50	1.20	47	0.61	1.49	49	0.58	1.47	43	0.45	1.94	37	0.12	1.97	23
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	-1.69	0.52	8	-1.94	0.52	10	-1.65	0.54	9	-1.50	0.48	12	-2.45	0.54	10
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.29	0.99	53	1.34	2.06	48	0.81	1.24	51	0.30	3.01	18	0.34	3.67	15
Earning assets that reprice within 1 year .....	52.84	38.93	85	56.45	39.71	89	53.51	39.38	86	62.68	39.29	92	67.14	40.29	94
Interest-bearing liabilities that reprice within 1 year .....	15.99	7.04	87	20.54	9.42	88	19.04	8.20	88	24.24	10.19	91	23.33	10.01	90
Long-term debt that reprices within 1 year .....	0.12	0.26	65	0.50	0.56	75	0.48	0.47	75	0.56	0.96	65	0.60	1.34	62
Net assets that reprice within 1 year .....	36.72	30.25	62	35.41	28.34	64	34	29.11	57	37.88	26.63	82	43.22	27.38	84
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	3.87	-1.82	71	15.73	6.94	78	11.26	3.20	76	18.77	14.45	67	14.56	16.62	49
Net short-term noncore funding dependence .....	0.14	-8.21	76	7.33	-2.29	81	6.89	-4.76	86	12.69	3.38	78	8.87	4.66	59
Short-term investment / Short-term noncore funding .....	99.23	284.81	23	69.25	138.95	32	68.19	184.19	20	48.72	77.77	49	57.38	66.46	60
Liquid assets - short-term noncore funding / Nonliquid assets .....	10.78	34.02	18	-0.76	23.27	10	0.96	28.18	12	-6.64	16.97	11	-2.03	16.04	19
Net loans and leases / Total deposits .....	76.90	74.66	54	89.88	82.84	67	84.79	79.43	67	92.14	90.31	51	90.62	90.08	49
Net loans and leases / Core deposits .....	94.97	81.17	80	119.74	93.70	86	109.55	88.34	84	127.39	103.93	84	120.23	105	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.84			1.82			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-0.22	1.94	5	1.32	4.82	10	1.52	4.31	14	-0.08	1.36	7	-1.64	-1.98	58
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.33	0.01	4	-0.01	0	23	-0.07	0.02	10	-0.01	0	15	-0.53	-0.05	4
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	99.68	84.66	77	99.20	85.75	73	99.44	87.23	72	99.05	85.40	74	98.87	81.88	76
U.S. Treasury securities .....	9.93	5.52	77	6.42	5.43	70	0.91	4.72	53	5.27	6.15	66	20.37	6.99	83
US agency securities (excluding mortgage-backed securities) .....	14.53	4.50	85	11.30	3.23	87	14.60	4.01	86	17.36	3.49	90	7.83	4.02	80
Municipal securities .....	3.71	8.87	45	4.66	9.39	46	5.35	9.83	47	3.05	7.75	41	2.96	9.16	38
Mortgage-backed securities .....	57.39	66.59	37	62.26	67.27	38	61.73	66.64	42	52.03	67.43	24	50.17	65.45	23
Asset-backed securities .....	4.19	2.05	77	8.57	1.68	89	6.29	1.91	81	10.44	1.66	91	0.46	2.05	63
Other debt securities .....	9.92	3.17	87	6	2.93	80	10.55	3.01	88	10.91	2.94	87	17.09	2.79	94
Mutual funds and equity securities .....	0.32	0.32	68	0.80	0.37	77	0.56	0.35	72	0.95	0.40	78	1.13	0.42	85
Debt securities 1 year or less .....	14.37	8.69	79	21.41	11.75	83	16.75	10.55	80	20.82	11.86	80	11.59	11.91	62
Debt securities 1 to 5 years .....	5.65	17.05	27	5.66	18.03	32	7.81	17.03	35	7.09	17.94	34	30.76	19.18	76
Debt securities over 5 years .....	79.66	72.17	55	72.13	66.01	51	74.88	69.86	52	71.14	66.02	44	56.53	64.73	33
Pledged securities .....	7.34	33.87	15	19.03	37.40	29	10.55	35.67	21	14.32	30.57	27	15.72	33.30	26
Structured notes, fair value .....	4.76	0.03	96	1.52	0.02	96	4.29	0.02	98	8.05	0.03	98	13.49	0.04	99
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	33.08	51.37	51	41.74	146.89	29	41.29	183.32	29	8.17	26.69	47	12.21	6.77	60
Investment securities .....	115.19	33.34	93	49.21	14.17	88	66.50	23.62	87	20.77	11.75	77	-8.08	9.42	13
Core deposits .....	39.44	16.88	92	17.06	25.99	24	28.62	26.88	66	1.06	11.23	11	-0.06	7.29	18
Noncore funding .....	-17.43	-23.76	57	12.83	-2.41	76	-2.62	-12.18	62	24.60	6.59	81	55.51	10.67	90

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	8,064,052	6,912,718	7,545,864	7,167,036	7,011,223
Commit: Secured commercial real estate loans .....	1,064,879	1,208,800	1,097,242	1,196,903	1,199,717
Commit: Unsecured real estate loans .....	206,752	247,940	212,007	296,686	302,676
Credit card lines (reported semiannually, June/Dec) .....	43,157	49,504	40,181	46,664	30,369
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	2,165,967	1,933,114	2,115,903	1,811,896	1,714,765
Commercial and similar letters of credit .....	87,409	72,288	124,910	48,519	81,883
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	72,979	193,783	66,278	199,965	108,606
Credit derivatives - notional amount (holding company as beneficiary) .....	10,714	10,714	10,714	10,714	10,714
Credit derivative contracts w/ purchased credit protection-investment grade .....	78,787	204,497	76,992	210,679	119,320
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	4,906	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	1,274,364	1,390,094	1,475,870	1,494,410	1,361,480
Purchased options contracts (interest rate) .....	1,274,364	1,390,094	1,475,870	1,494,410	1,361,480
Interest rate swaps .....	15,562,967	14,680,890	15,478,938	12,531,897	9,008,349
Futures and forward foreign exchange .....	2,441,186	1,792,666	1,624,997	3,715,391	1,960,366
Written options contracts (foreign exchange) .....	120,485	158,449	117,729	249,241	162,618
Purchased options contracts (foreign exchange) .....	120,485	158,449	117,729	249,241	162,618
Foreign exchange rate swaps .....	1,081,175	819,490	1,289,214	795,447	799,198
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	357,558	306,169	264,562	448,110	147,064
Purchased options contracts (commodity and other) .....	360,638	308,944	268,392	450,739	152,562
Commodity and other swaps .....	951,972	664,938	776,797	583,007	209,766

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
13.47	22.45	18	13.99	21.74	23	14.47	22.01	22	16.22	23.52	26	17.08	24.05	32	
3.62	0.67	94	3.91	0.72	96	4.06	0.71	96	4.10	0.84	94	4.18	0.92	94	
0.15	0.02	93	0.15	0.02	94	0.24	0.02	97	0.11	0.02	93	0.20	0.02	94	
0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39	
0.12	0.25	62	0.39	0.39	71	0.13	0.35	60	0.45	0.42	70	0.26	0.52	71	
0.02	0.19	62	0.02	0.33	61	0.02	0.30	60	0.02	0.52	62	0.03	0.75	62	
0.13	0.18	75	0.41	0.22	81	0.15	0.25	74	0.48	0.30	80	0.29	0.52	80	
0.01	0.14	71	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34	
39.34	49.75	75	43.86	51.68	73	43.89	48.62	73	49.81	68.47	70	37.34	65.81	69	
30.26	35.96	71	35.34	36.85	72	35.34	34.36	72	35.12	47.31	68	28.58	43.84	65	
0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13	
2.13	1.82	75	2.81	2.30	78	2.83	2.18	75	3.38	2.47	83	3.32	2.16	82	
2.13	1.33	80	2.81	1.51	80	2.83	1.46	81	3.38	2.65	77	3.32	2.32	78	
26	20.67	72	29.71	22.27	74	29.68	20.83	79	28.36	28.86	73	21.95	26.74	68	
6.29	6.16	86	5.93	5.77	86	6.04	6.01	86	11.33	10.12	88	7.52	10.92	88	
4.08	3.93	87	3.63	3.58	87	3.12	3.47	86	8.41	5.23	88	4.78	5.22	89	
0.20	0.04	90	0.32	0.03	91	0.23	0.03	90	0.56	0.05	92	0.40	0.14	90	
0.20	0.04	90	0.32	0.03	91	0.23	0.04	89	0.56	0.08	90	0.40	0.13	90	
1.81	0.73	88	1.66	0.74	88	2.47	0.77	89	1.80	2.03	87	1.95	2.17	88	
2.79	0.86	86	2.59	1.80	85	2.51	1.86	85	3.35	3.32	82	1.24	4.08	78	
0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39	
0.60	0.29	87	0.62	0.54	87	0.51	0.52	86	1.01	0.98	85	0.36	1.48	80	
0.60	0.19	88	0.63	0.38	89	0.51	0.37	87	1.02	0.94	87	0.37	1.29	81	
1.59	0.29	89	1.35	0.30	87	1.49	0.32	87	1.32	0.38	86	0.51	0.40	84	
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	20.27	42.93	14	19.12	41.55	15	20.50	42.82	19	21.48	45.53	18	23.17	44.93	20

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	23,545,194	21,670,183	22,890,098	22,011,893	15,325,501
Interest rate contracts .....	18,111,695	17,461,078	18,430,678	15,520,717	11,731,309
Foreign exchange contracts.....	3,763,331	2,929,054	3,149,669	5,009,320	3,084,800
Equity, commodity, and other contracts .....	1,670,168	1,280,051	1,309,751	1,481,856	509,392
<b>Derivatives Position</b>					
Futures and forwards .....	2,441,186	1,792,666	1,624,997	3,715,391	1,960,366
Written options .....	1,752,407	1,854,712	1,858,161	2,191,761	1,671,162
Exchange-traded.....	18,744	10,417	23,889	8,026	6,823
Over-the-counter.....	1,733,663	1,844,295	1,834,272	2,183,735	1,664,339
Purchased options .....	1,755,487	1,857,487	1,861,991	2,194,390	1,676,660
Exchange-traded.....	16,774	9,852	19,958	6,907	6,840
Over-the-counter.....	1,738,713	1,847,635	1,842,033	2,187,483	1,669,820
Swaps .....	17,596,114	16,165,318	17,544,949	13,910,351	10,017,313
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	23,545,194	21,670,183	22,890,098	22,011,893	15,325,501
Interest rate contracts .....	18,111,695	17,461,078	18,430,678	15,520,717	11,731,309
Foreign exchange contracts.....	3,763,331	2,929,054	3,149,669	5,009,320	3,084,800
Equity, commodity, and other contracts .....	1,670,168	1,280,051	1,309,751	1,481,856	509,392
Derivative contracts (excluding futures and FX 14 days or less) .....	21,957,157	20,055,974	21,149,087	20,100,921	14,338,723
One year or less .....	8,546,777	7,256,347	7,793,115	8,942,545	5,828,846
Over 1 year to 5 years .....	6,761,492	6,248,349	6,564,735	5,536,968	4,771,477
Over 5 years .....	6,648,888	6,551,278	6,791,237	5,621,408	3,738,400
Gross negative fair value (absolute value) .....	448,817	559,833	424,591	256,222	117,009
Gross positive fair value.....	588,493	764,379	602,682	330,125	106,848
Held for trading.....	0	0	0	0	0
Non-traded.....	588,493	764,379	602,682	330,125	106,848
Current credit exposure on risk-based capital derivative contracts .....	491,375	631,582	493,032	202,914	61,529
Credit losses on derivative contracts .....	379	51	179	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	76.92	94.09	15	80.58	95.13	14	80.52	94.10	15	70.51	93.44	11	76.55	92.91	11
Foreign exchange contracts .....	15.98	3.27	87	13.52	2.75	87	13.76	3.49	86	22.76	3.20	91	20.13	3.39	91
Equity, commodity, and other contracts .....	7.09	1.17	87	5.91	1.12	88	5.72	1.17	85	6.73	1.64	88	3.32	1.93	77
Futures and forwards .....	10.37	12.57	63	8.27	12.99	52	7.10	14.05	48	16.88	13.49	67	12.79	12.78	64
Written options .....	7.44	7.49	61	8.56	8.37	62	8.12	8.18	60	9.96	5.91	75	10.90	6.60	73
Exchange-traded .....	0.08	0.11	87	0.05	0.13	84	0.10	0.14	84	0.04	0.15	84	0.04	0.23	83
Over-the-counter .....	7.36	7.20	63	8.51	7.94	65	8.01	7.73	64	9.92	5.10	79	10.86	5.49	79
Purchased options .....	7.46	3.44	76	8.57	3.38	77	8.13	3.42	75	9.97	4.42	78	10.94	4.19	80
Exchange-traded .....	0.07	0.12	84	0.05	0.14	83	0.09	0.15	82	0.03	0.28	79	0.04	0.32	78
Over-the-counter .....	7.38	3.04	81	8.53	2.87	81	8.05	2.86	79	9.94	3.35	83	10.90	3.20	85
Swaps .....	74.73	71.23	44	74.60	69.92	46	76.65	68.76	48	63.19	69.75	36	65.36	70.34	35
Held for trading .....	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	76.92	56.19	61	80.58	54.31	63	80.52	53.82	63	70.51	52.22	62	76.55	50.60	64
Foreign exchange contracts .....	15.98	0.38	94	13.52	0.28	95	13.76	0.46	94	22.76	0.34	95	20.13	0.57	97
Equity, commodity, and other contracts .....	7.09	0.13	96	5.91	0.10	97	5.72	0.10	96	6.73	0.13	95	3.32	0.16	94
Derivative contracts (excluding futures and forex 14 days or less) .....	93.26	91.87	37	92.55	89.91	43	92.39	91.48	35	91.32	93.86	28	93.56	94.47	35
One year or less .....	36.30	28.05	66	33.49	30.94	64	34.05	32.05	62	40.63	32.17	64	38.03	32.51	66
Over 1 year to 5 years .....	28.72	26.03	54	28.83	27.26	56	28.68	27.06	57	25.15	30.45	48	31.13	31.16	50
Over 5 years .....	28.24	30.08	51	30.23	28.48	54	29.67	29.56	53	25.54	28.09	53	24.39	28.71	51
Gross negative fair value (absolute value) .....	1.91	1.25	73	2.58	1.76	69	1.85	1.55	66	1.16	0.83	70	0.76	0.72	54
Gross positive fair value .....	2.50	1.68	83	3.53	2.69	64	2.63	2.23	61	1.50	1.19	69	0.70	0.85	40
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.09	0.05	83	0.12	0.07	81	0.09	0.07	79	0.06	0.06	83	0.03	0.06	71
Gross positive fair value (X) .....	0.11	0.07	84	0.17	0.11	79	0.12	0.09	73	0.07	0.07	79	0.03	0.06	65
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.11	0.01	96	0.17	0.02	97	0.12	0.02	96	0.07	0.01	95	0.03	0.01	89
Current credit exposure (X) .....	0.09	0.05	81	0.14	0.08	77	0.10	0.06	75	0.04	0.05	69	0.02	0.04	60
Credit losses on derivative contracts .....	0.01	0	94	0	0	89	0	0	88	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.21	0.63	81	1.74	1.03	79	1.28	0.85	76	0.58	0.73	71	0.19	0.53	59

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	619,983	358,287	358,287	311,322	287,128
Gross losses .....	30,959	33,906	81,837	75,067	59,433
Write-downs, transfers to loans held-for-sale .....	1,289	0	2,843	789	14,620
Recoveries .....	4,278	13,768	18,672	22,264	19,363
Net losses .....	26,681	20,138	63,165	52,803	40,070
Provision for loan and lease losses .....	-7,723	168,956	198,691	100,093	65,007
Adjustments .....	145	124,966	126,170	-325	-743
Ending balance .....	585,724	632,071	619,983	358,287	311,322
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.03	-0.14	71	0.73	0.85	46	0.41	0.51	36	0.24	0.15	75	0.17	0.14
Provision for loan and lease losses / Average loans and leases .....	-0.04	-0.25	72	0.93	1.37	38	0.54	0.82	28	0.30	0.24	68	0.21	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-28.95	77.32	57	838.99	792.43	71	314.56	487.86	47	189.56	130.58	84	162.23	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.43	1.39	58	1.70	1.51	73	1.60	1.58	60	1.03	0.83	73	0.96	0.90
Allowance for loan and lease losses / Total loans and leases .....	1.43	1.37	60	1.70	1.48	75	1.60	1.55	62	1.03	0.81	76	0.96	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	10.98	15.27	57	15.69	11.83	78	9.82	11.58	61	6.79	8.03	62	7.77	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	296.13	318.67	61	353.47	321.01	66	288.16	299.17	60	297.29	218.72	79	346.98	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	296.13	260.68	67	353.47	244.42	77	288.16	244.34	67	297.29	151.73	88	346.98	160.51
Gross loan and lease losses / Average loans and leases .....	0.16	0.22	46	0.19	0.35	42	0.22	0.34	44	0.22	0.28	51	0.20	0.30
Recoveries / Average loans and leases .....	0.02	0.08	19	0.08	0.07	66	0.05	0.07	43	0.07	0.08	52	0.06	0.09
Net losses / Average loans and leases .....	0.13	0.13	56	0.11	0.28	33	0.17	0.27	45	0.16	0.21	50	0.13	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	90	0	0	45	0.01	0	91	0	0	83	0.05	0
Recoveries / Prior year-end losses .....	5.23	16.12	15	18.34	15.46	65	24.87	33.98	41	37.46	36.22	63	49.68	41.30
Earnings coverage of net loan and lease losses (X) .....	18.67	4.52	57	22.11	21.56	71	14	22.91	53	17.88	24.40	57	22.05	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.07	0.03	78	-0.08	0.03	1	0.01	0.04	32	-0.04	0.01	7	-0.04	0.02
Real estate loans secured by 1-4 family .....	0	-0.01	67	-0.01	0.01	30	-0.01	0.01	30	-0.03	0.01	14	-0.02	0.01
Revolving .....	0	-0.05	73	0	0.01	47	0	0.01	43	0	0.02	43	0	0.03
Closed-end .....	0	-0.01	57	-0.01	0.01	25	-0.01	0	31	-0.03	0	11	-0.02	0.01
Commercial real estate loans .....	0.13	0.05	78	-0.13	0.03	0	0.02	0.07	38	-0.04	0.01	6	-0.06	0.01
Construction and land development .....	-0.02	0	22	-0.01	0	26	-0.01	0	31	-0.08	-0.01	11	-0.13	-0.03
1-4 family .....	-0.07	0	1	0	0	59	0	0	25	0	0	55	0	-0.01
Other .....	0.05	-0.01	92	-0.01	0	23	-0.01	0	29	-0.08	-0.01	9	-0.13	-0.02
Multifamily .....	-0.08	0.01	0	-0.08	0	1	-0.07	0	1	-0.07	0	4	-0.08	0
Nonfarm nonresidential .....	0.18	0.07	78	-0.15	0.05	0	0.04	0.11	47	-0.04	0.02	4	-0.05	0.02
Owner-occupied .....	0	0.01	64	0	0.02	36	0	0.02	26	-0.01	0.01	11	0	0.01
Other .....	0.18	0.06	82	-0.15	0.03	0	0.04	0.08	59	-0.03	0.01	4	-0.05	0.01
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans .....	0.35	0.20	76	0.53	0.46	67	0.58	0.47	67	0.64	0.37	80	0.52	0.31
Loans to individuals .....	0.45	0.78	45	0.72	1.41	34	0.65	1.13	42	0.11	1.17	9	0.41	1.16
Credit card loans .....	2.45	2.18	59	5.66	3.43	82	3.58	2.92	63	1.10	3.11	18	1.98	2.92
Agricultural loans .....	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	-0.01	0.08	15	0.20	0.13	71	0.05	0.15	51	-0.04	0.15	6	-0.02	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....	55,305		113,442		50,876		101,889		81,577						
90+ days past due loans and leases .....	0		0		0		0		0						
Nonaccrual loans and leases.....	197,790		178,820		215,154		120,516		89,724						
Total past due and nonaccrual loans and leases.....	253,095		292,262		266,030		222,405		171,301						
Restructured 30-89 days past due .....	4,663		1,915		20,398		3,231		235						
Restructured 90+ days past due .....	0		0		0		0		0						
Restructured nonaccrual .....	66,648		23,733		71,924		54,566		30,315						
Total restructured loans and leases .....	71,311		25,648		92,322		57,797		30,550						
30-89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance .....	138,075		80,885		122,809		74,667		32,989						
Other real estate owned.....	14,914		19,504		15,824		125		133						
<b>Other Assets</b>															
30-89 days past due .....	0		60		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		60		0		0		0						
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.13	0.27	32	0.30	0.36	51	0.13	0.39	17	0.29	0.43	40	0.25	0.44	26
90+ days past due loans and leases .....	0	0.10	10	0	0.13	9	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases.....	0.48	0.58	45	0.48	0.61	42	0.56	0.66	46	0.35	0.51	33	0.28	0.54	17
90+ days past due and nonaccrual loans and leases.....	0.48	0.73	36	0.48	0.80	28	0.56	0.85	36	0.35	0.71	22	0.28	0.75	12
30-89 days past due restructured.....	0.01	0.01	78	0.01	0.01	57	0.05	0.01	87	0.01	0.01	61	0	0.02	29
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.16	0.12	67	0.06	0.13	35	0.19	0.13	72	0.16	0.14	62	0.09	0.16	40
30-89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.13	0.27	32	0.30	0.37	51	0.13	0.40	17	0.29	0.43	40	0.25	0.44	26
90+ days past due assets .....	0	0.10	9	0	0.13	8	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets .....	0.48	0.59	45	0.48	0.62	42	0.56	0.67	44	0.35	0.53	33	0.28	0.57	17
30+ days past due and nonaccrual assets .....	0.62	1.04	31	0.79	1.21	32	0.69	1.29	25	0.64	1.19	23	0.53	1.26	10
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.33	0.43	40	0.36	0.49	36	0.41	0.52	42	0.27	0.44	30	0.22	0.48	18
90+ days past due and nonaccrual assets + other real estate owned .....	0.36	0.46	43	0.40	0.52	44	0.44	0.55	42	0.27	0.48	24	0.22	0.52	16
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.59	0.52	63	0.57	0.56	51	0.72	0.60	66	0.45	0.53	46	0.30	0.60	22
Allowance for loan and lease losses .....	60.68	67.93	53	44.48	65.48	32	60.35	66.66	48	55.41	115.41	20	39.53	118.28	10
Equity capital + allowance for loan and lease losses .....	5.80	4.43	72	5	4.83	54	6.35	4.97	72	3.69	4.28	46	2.60	4.79	25
Tier 1 capital + allowance for loan and lease losses .....	6.13	5.28	66	5.36	5.98	48	6.80	6.05	64	4.05	5.65	38	2.88	6.16	21
Loans and leases + other real estate owned .....	0.87	0.88	53	0.75	0.92	45	0.97	0.97	56	0.57	0.85	31	0.38	0.96	13

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.09	0.24	31	0.21	0.39	35	0.16	0.39	25	0.23	0.38	36	0.23	0.42	27
	90+ days past due .....		0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.42	0.65	37	0.38	0.63	29	0.31	0.76	20	0.19	0.46	24	0.25	0.57	24
Commercial and industrial	30–89 days past due .....		0.30	0.17	80	0.44	0.23	80	0.09	0.23	29	0.28	0.31	58	0.37	0.30	67
	90+ days past due .....		0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.83	0.64	67	0.78	0.75	59	1.29	0.75	81	0.76	0.83	56	0.37	0.76	34
Individuals	30–89 days past due .....		0.02	0.55	11	0.85	0.58	73	0.94	0.83	63	0.44	0.83	29	0.30	0.84	23
	90+ days past due .....		0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		20.12	0.18	98	16.78	0.22	97	17.94	0.28	96	9.26	0.17	98	5.41	0.23	98
Depository institution loans	30–89 days past due .....		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due .....		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.29	0.69	63	1.80	0.80	81	0.53	0.49	72	1.67	0.67	79	15.76	0.75	96
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.01	0.11	41	0.82	0.14	93	0.01	0.18	37	1.17	0.20	93	0	0.17	27
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	45	0	0.15	34	0	0.15	19	0	0.13	15	0	0.14	34

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.16	0.35	32	0.25	0.60	33	0.19	0.65	14	0.32	0.67	22	0.38	0.71	25
	90+ days past due .....	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual .....	0.27	0.82	17	0.36	0.84	20	0.28	0.89	16	0.29	0.73	19	0.21	0.86	16
Revolving	30–89 days past due .....	0.19	0.29	38	0.05	0.40	18	0.11	0.48	18	0.33	0.45	35	0.11	0.50	14
	90+ days past due .....	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	0.52	1.05	45	0	1.27	4	0	1.13	5	0.01	1	11	0	1.17	8
Closed-end	30–89 days past due .....	0.16	0.36	33	0.28	0.61	39	0.20	0.65	19	0.31	0.70	25	0.45	0.75	35
	90+ days past due .....	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
Junior lien	Nonaccrual .....	0.22	0.77	17	0.42	0.81	26	0.33	0.87	22	0.34	0.70	29	0.27	0.84	20
	30–89 days past due .....	0	0.01	27	0	0.02	27	0	0.02	33	0.01	0.02	35	0.05	0.03	73
	90+ days past due .....	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0	0.04	15	0.05	0.05	58	0.04	0.04	57	0.03	0.04	49	0.07	0.06	66
Commercial real estate	30–89 days past due .....	0.04	0.14	31	0.18	0.23	54	0.14	0.26	47	0.18	0.18	61	0.13	0.17	43
	90+ days past due .....	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.53	0.52	56	0.39	0.43	54	0.34	0.62	36	0.12	0.23	34	0.28	0.28	59
Construction and development	30–89 days past due .....	0	0.12	18	0	0.24	15	3.31	0.28	97	0	0.28	12	0.04	0.21	33
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual .....	4.33	0.36	96	0	0.25	11	0	0.41	11	0	0.20	12	0	0.19	12
	30–89 days past due .....	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
Other	Nonaccrual .....	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
	30–89 days past due .....	0	0.07	21	0	0.17	19	3.31	0.22	97	0	0.20	15	0.04	0.13	47
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	4.33	0.29	96	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....	0.06	0.06	74	0.22	0.08	84	0.03	0.09	51	0.02	0.08	50	0.18	0.10	77
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.10	0.14	68	0.03	0.08	51	0.13	0.11	68	0.03	0.05	57	0.09	0.08	68
Nonfarm non-residential	30–89 days past due .....	0.04	0.14	31	0.18	0.20	60	0	0.23	15	0.23	0.14	77	0.12	0.17	40
	90+ days past due .....	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual .....	0.48	0.66	50	0.50	0.55	55	0.40	0.80	37	0.15	0.28	36	0.34	0.30	62
	30–89 days past due .....	0	0.04	25	0.10	0.07	69	0	0.07	17	0.03	0.07	33	0.11	0.09	63
	90+ days past due .....	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual .....	0.01	0.25	13	0.04	0.24	15	0.02	0.27	12	0.04	0.16	23	0.11	0.17	42
	30–89 days past due .....	0.03	0.09	49	0.07	0.11	60	0	0.14	24	0.20	0.07	86	0.01	0.07	26
	90+ days past due .....	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.47	0.40	64	0.46	0.24	77	0.38	0.44	52	0.12	0.10	62	0.23	0.13	76
Farmland	30–89 days past due .....	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....	0.08	0.63	18	6.53	0.90	98	5.23	0.95	98	4.55	1.19	97	7.11	1.22	98
	90+ days past due .....	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual .....	0.51	0.08	89	0.67	0.09	90	0	0.05	37	1.02	0.11	91	0.20	0.09	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,226,910	1,208,460	1,224,436	1,346,648	1,322,016										
Retained earnings .....	4,460,035	3,892,611	4,135,506	3,689,377	3,160,132										
Accumulated other comprehensive income (AOCI) .....	-14,689	23,134	44,325	-18,408	-58,174										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	5,672,256	5,124,205	5,404,267	5,017,617	4,423,974										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	469,622	471,997	470,696	473,444	502,954										
Accumulated other comprehensive income-related adjustments .....	-8,883	41,517	51,016	-2,419	-45,822										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	5,211,517	4,610,691	4,882,555	4,546,592	3,966,842										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	5,211,517	4,610,691	4,882,555	4,546,592	3,966,842										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	5,211,517	4,610,691	4,882,555	4,546,592	3,966,842										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	148,000	148,000	148,000	148,000	148,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	449,668	452,902	480,085	369,445	323,888										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	597,668	600,902	628,085	517,445	471,888										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	597,668	600,902	628,085	517,445	471,888										
Exited advanced approach tier 2 capital .....															
Total capital .....	5,809,185	5,211,593	5,510,640	5,064,037	4,438,730										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	57,966,067	48,323,965	52,540,964	44,449,802	40,636,402										
Less: Deductions from common equity tier 1 capital .....	469,622	471,997	470,696	473,444	502,954										
Less: Other deductions .....	0	551,473	366,648	0	0										
Total assets for leverage ratio .....	57,496,445	47,300,495	51,703,620	43,976,358	40,133,448										
Total risk-weighted assets .....	40,608,545	36,198,620	38,406,071	35,136,427	32,497,296										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.83	12.66	59	12.74	11.98	73	12.71	12.35	62	12.94	12.11	74	12.21	12.09	64
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	12.83	13.44	46	12.74	12.72	61	12.71	13.08	52	12.94	12.78	61	12.21	12.85	47
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.31	15.42	34	14.40	14.77	53	14.35	15.23	41	14.41	14.36	63	13.66	14.45	44
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.06	9.11	51	9.75	9.03	75	9.44	9.13	62	10.34	9.76	66	9.88	9.71	57
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		889			1,385			1,808			1,201			318	-35.81	-53.19	
Other insurance activities income .....		889			1,385			1,808			1,201			318	-35.81	-53.19	
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		118,040			114,194			116,300			113,908			111,574	3.37	11.96	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.10	0.37	56	0.17	0.39	65	0.11	0.41	58	0.07	0.47	48	0.02	0.47	36			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	2.04	11.54	15	2.18	11.35	16	2.11	11.03	17	2.32	11.51	19	2.61	10.22	22			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018								
<b>Foreign Activities</b>																
Total foreign loans and leases .....	2,396,798		2,136,077		2,402,779		1,974,527		2,110,723							
Real estate loans.....	54,386		59,390		59,808		61,936		54,733							
Commercial and industrial loans .....	1,620,421		1,522,784		1,675,812		1,409,010		1,325,573							
Loans to depository institutions and other banks acceptances .....	176,865		165,408		206,839		186,080		327,367							
Loans to foreign governments and institutions .....	0		0		0		0		0							
Loans to individuals .....	0		0		0		0		0							
Agricultural loans.....	15,479		0		0		0		0							
Other foreign loans.....	529,647		388,495		460,320		317,501		403,050							
Lease financing receivables.....	0		0		0		0		0							
Debt securities .....	427,017		204,080		306,129		354,172		463,048							
Interest-bearing bank balances .....	464,579		970,386		753,190		953,101		996,238							
Total selected foreign assets .....	3,288,394		3,310,543		3,462,098		3,281,800		3,570,009							
Total foreign deposits .....	2,557,152		2,226,878		2,161,291		2,271,011		2,426,644							
Interest-bearing deposits .....	2,555,842		2,226,786		2,160,692		2,271,007		2,426,642							
Non-interest-bearing deposits.....	1,310		92		599		4		2							
<b>Analysis Ratios</b>																
Yield: Foreign loans .....	1.90	0.64	84	2.65	0.93	80	2.22	0.87	80	3.14	1.25	79	3.11	1.17	78	
Cost: Interest-bearing deposits.....	0.73	0.12	92	1.15	0.59	85	0.99	0.42	89	1.38	1.19	60	1.20	0.97	62	
<b>Net Losses as a Percent of Foreign Loans by Type</b>																
Real estate loans .....		0.26			5.29			5.18			27.03				27.29	
Commercial and industrial loans .....	0.23	1.03	64		0.59			0.64		0.40	0.29	85	0.12	1.53	19	
Foreign governments and institutions .....		0			0			0			0				0	
<b>Growth Rates</b>																
Net loans and leases.....	12.21	-1.19	69	6.01	10.27	63	21.69	-2.40	79	-6.45	22.48	38	43.68	7.24	86	
Total selected assets.....	-0.67	3.19	47	-10.25	5.10	33	5.49	2.04	56	-8.07	12.40	36	28.13	3.24	83	
Deposits .....	14.83	9.07	68	-10.22	10.22	16	-4.83	3.46	33	-6.41	10.36	23	29.36	5	80	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities .....		44,169	65,631	51,116	82,615	106,861	-32.70	-90.79
1–4 family residential loans .....		0	0	0	0	0	0	-100.00
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables .....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		44,169	65,631	51,116	82,615	106,861	-32.70	-89.73
Retained credit exposure .....		0	0	0	0	0	0	-100.00
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables .....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance) .....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Activity as a Percent of Total Assets</b>								
Securitization activities .....		0.07	0.13	0.10	0.19	0.26		
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables .....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0.07	0.13	0.10	0.19	0.26		
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		22.58	21.93	22.74	21.61	19.60		
Home equity lines .....		4.83	3.63	3.79	4.16	5.33		
Credit card receivables .....		0.01	0.01	0.01	0.01	0.01		
Auto loans and other consumer loans .....		0.01	0.02	0.02	0.05	0.06		
Commercial and industrial loans .....		24.37	29.02	26.82	27.96	29.16		
All other loans and leases .....		48.20	45.39	46.62	46.21	45.83		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....	0	0	0	0	0	0
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0
Seller's interest carried as securities and loans .....	0	0	0	0	0	0
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.47	0.59	0.54	0.63	0.85	
<hr/>						
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	-100.00
Total 30–89 days past due securitized assets.....	0	0	0	0	0	-100.00
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	1,181	-100.00
Total 90+ days past due securitized assets .....	0	0	0	0	1,181	-100.00
Total past due securitized assets.....	0	0	0	0	1,181	-100.00
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans .....	0	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total 30–89 days past due securitized assets .....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	1.11
Total 90+ days past due securitized assets .....	0	0	0	0	1.11
Total past due securitized assets percent of securitized assets .....	0	0	0	0	1.11
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.16	0.28	0.20	0.31	0.45
Home equity lines .....	0.19	0.05	0.11	0.33	0.11
Credit card receivables .....	0.08	6.53	5.23	4.55	7.11
Commercial and industrial loans .....	0.30	0.44	0.09	0.28	0.37
All other loans and leases .....	0.03	0.25	0.12	0.28	0.11
Total managed loans past due 30–89 days .....	0.13	0.30	0.13	0.29	0.25
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases .....	0	0	0	0	0.01
Total managed loans past due 90+ days .....	0	0	0	0	0
<b>Total Past Due Managed Assets .....</b>	<b>0.13</b>	<b>0.30</b>	<b>0.13</b>	<b>0.29</b>	<b>0.25</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	-0.01	-0.01	-0.03	-0.02
Home equity lines .....	0	0	0	0	0
Credit card receivables .....	2.45	5.66	3.58	1.10	1.98
Commercial and industrial loans .....	0.35	0.53	0.58	0.64	0.52
All other loans and leases .....	0.09	-0.09	0.02	-0.04	-0.05
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.13</b>	<b>0.11</b>	<b>0.16</b>	<b>0.15</b>	<b>0.12</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		100,000	511,000	511,001	190,002	160,002	-80.43	0.00
Dividends .....		100,000	511,000	511,000	190,000	160,000	-80.43	0.00
Interest .....		0	0	1	2	2		-100.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		42	66	109	189	175	-36.36	-17.65
Dividends .....		42	66	109	189	175	-36.36	-17.65
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		100,042	511,066	511,110	190,191	160,177	-80.42	-0.01
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	2	2	423	0	-100.00	-100.00
Total operating income .....		100,042	511,068	511,112	190,614	160,177	-80.42	-0.32
<b>Operating Expenses</b>								
Personnel expenses .....		3,190	3,027	6,210	5,479	5,559	5.38	72.53
Interest expense .....		0	0	0	0	458		-100.00
Other expenses .....		1,344	3,631	6,309	16,406	7,933	-62.99	-86.69
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		4,534	6,658	12,519	21,885	13,950	-31.90	-64.16
Income (loss) before taxes .....		95,508	504,410	498,593	168,729	146,227	-81.07	8.89
Applicable income taxes (credit) .....		-1,396	-2,713	-4,158	-6,737	-3,404		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		96,904	507,123	502,751	175,466	149,631	-80.89	-4.71
Equity in undistributed income of subsidiaries .....		332,832	-262,947	65,046	498,569	554,070		205.04
Bank subsidiaries .....		333,059	-260,394	66,783	499,646	554,072		204.99
Nonbank subsidiaries .....		-227	-2,553	-1,737	-1,077	-2		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		429,736	244,176	567,797	674,035	703,701	75.99	103.86
<b>Memoranda</b>								
Bank net income .....		433,059	250,606	577,783	689,646	714,072	72.80	107.00
Nonbank net income .....		-185	-2,487	-1,628	-888	173		
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		5,339,489	93.64	4,685,071	90.81	5,048,896	91.73	4,987,666	4,401,860	13.97	58.96
Common and preferred stock .....		5,339,489	93.64	4,685,071	90.81	5,048,896	91.73	4,987,666	4,401,860	13.97	58.96
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		7,617	0.13	6,318	0.12	7,056	0.13	6,065	3,672	20.56	33.75
Common and preferred stock .....		6,511	0.11	5,921	0.11	6,738	0.12	5,630	3,662	9.96	14.45
Excess cost over fair value .....		150	0	150	0	150	0	150	0	0.00	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		956	0.02	247	0	168	0	285	10	287.04	15833.33
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		342,490	6.01	454,874	8.82	439,065	7.98	166,131	149,411	-24.71	247.48
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		12,614	0.22	13,212	0.26	9,340	0.17	15,293	29,736	-4.53	-71.83
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		5,702,210	100.00	5,159,475	100.00	5,504,357	100.00	5,175,155	4,584,679	10.52	62.14
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	-100.00
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		7,005	0.12	24,840	0.48	87,649	1.59	10,146	13,518	-71.80	-70.58
Balance due to subsidiaries and related institutions .....		147,657	2.59	147,392	2.86	147,533	2.68	147,392	147,187	0.18	0.99
Total liabilities .....		154,662	2.71	172,232	3.34	235,182	4.27	157,538	160,705	-10.20	-29.70
Equity Capital .....		5,547,548	97.29	4,987,243	96.66	5,269,175	95.73	5,017,617	4,423,974	11.23	68.27
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		168	0	167	0	167	0	167	166	0.60	2.44
Common surplus .....		1,876,079	32.90	1,841,748	35.70	1,858,352	33.76	1,826,345	1,789,811	1.86	9.55
Retained earnings .....		4,335,327	76.03	3,755,649	72.79	4,000,414	72.68	3,689,377	3,160,132	15.43	114.08
Accumulated other comprehensive income .....		-14,689	-0.26	23,134	0.45	44,325	0.81	-18,408	-58,174		
Other equity capital components .....		-649,337	-11.39	-633,455	-12.28	-634,083	-11.52	-479,864	-467,961		
Total liabilities and equity capital .....		5,702,210	100.00	5,159,475	100.00	5,504,357	100.00	5,175,155	4,584,679	10.52	62.14
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		147,515	2.59	147,237	2.85	147,376	2.68	147,101	146,835	0.19	0.90
Notes payable to subsidiaries that issued TPS .....		147,515	2.59	147,237	2.85	147,376	2.68	147,101	146,835	0.19	0.90
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	15.97	12.64	75	9.76	4.33	82	11.17	7.29	82	14.16	9.68	91	17.04	10.40	94
Bank net income / Average equity investment in banks .....	16.80	12.37	83	10.35	4.55	85	11.82	7.45	82	14.64	10.51	85	17.37	11.19	89
Nonbank net income / Average equity investment in nonbanks .....	-5.51	13.40	1	-79.36	7.01	1	-26.03	9.75	2	-19.78	7.89	5	4.72	7.10	47
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.92			5.62			7.01			8.55			8.78		
Bank net income / Parent net income .....	100.77	96.24	43	102.63	91.35	41	101.76	88.16	44	102.32	82.22	49	101.47	82.56	42
Nonbank net income / Parent net income .....	3.10			6.35			3.59			5.93			0.02	3.78	27
Subsidiary holding companies' net income / Parent net income .....	67.52			71.95			68.34			74			72.48		
<b>Leverage</b>															
Total liabilities / Equity capital .....	2.79	16.87	17	3.45	20.37	17	4.46	20.06	18	3.14	20.43	17	3.63	20.88	19
Total debt / Equity capital .....	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	2.66	13.82	18	2.95	16.78	20	2.80	16.67	18	2.93	16.36	21	3.32	17.10	23
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.09	80	0	0.09	78	0	0.08	79	0	0.12	76	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	96.37	103.07	13	94.06	103.11	7	95.95	102.81	13	99.52	103.22	26	99.58	103.10	31
Total investment in subs / Equity capital .....	96.39	108.26	9	94.07	110.49	3	95.95	110.16	8	99.52	111.07	15	99.58	112.48	19
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.23	0.25	17	-0.61	0.67	12	-0.38	0.47	20	-0.04	0.36	28	-0.03	0.35	33
Equity investment in subs – equity cap / Net income-div (X) .....		0.83			3.93			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	102.73	138.64	39	594.26	143.95	97	301.67	136.59	93	116.29	177.68	29	117.38	162.34	31
Cash from ops + noncash items + op expense / Op expense + dividend .....	17.51	130.64	8	609.94	154.33	97	349.01	147.24	94	121.39	190.27	26	119.91	174.91	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	3.66	103.17	14	433.10	148.07	91	260.74	134.08	88	114.36	116.34	56	94.25	103.19	37
Pretax operating income + interest expense / Interest expense .....	1,479.01			2,733.67				2,016.32			1,968.54		32,027.29	2,898.75	94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	7,127.81	1,667.11	93	23,495.64	1,374.36	96	13,942.12	1,539.23	94	2,814.43	1,632.83	82	2,447.14	1,369.37	82
Dividends + interest from subsidiaries / Interest expense + dividends .....	105.50	153.06	38	639.34	169.52	95	321.87	150.43	89	122.47	210.80	23	126.68	188.90	31
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	3.44	3.64	53	5.56	3.69	69	3.77	3.85	57	0.25	2.64	38	-0.10	2.61	24
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.21			0.05			0.10			0.04	
Nonaccrual .....					0.96			0.97			1.03			0.54	
Total .....					1.17			1.02			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.01	1.79	39	0.01	2.90	34	0.01	2.66	35	0.01	5.62	30	0	5.50	26
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	97.85	78.46	69	15.76	73.92	9	31.58	81.10	17	88.51	57.84	79	84.20	57.26	75
Dividends declared / Net income .....	22.07	25.30	43	32.74	60.26	28	27.97	42.29	32	23.04	33.08	30	17.90	27.33	26
Net income – dividends / Average equity.....	12.45	9.64	74	6.57	1.15	85	8.05	4.14	83	10.90	6.46	90	13.99	7.33	94
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	105.46	139.49	41	639.25	166.94	95	321.80	132.17	90	122.34	178.13	35	127	157.73	39
Dividends from nonbank subsidiaries .....	0.04	3.97	57	0.08	3.69	60	0.07	3.41	51	0.12	7.53	41	0.14	7.13	51
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	105.50	193.08	33	639.34	205.70	94	321.87	174.85	86	122.47	260.40	23	127.14	215.26	25
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	23.09	36.56	34	203.91	82.59	90	88.44	60.28	77	27.55	66.55	18	22.41	60.71	16
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	40	0	0.54	37	0	0.52	35
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	23.09	38.35	33	203.91	98.26	85	88.44	62.88	73	27.55	69.36	16	22.41	63.43	15
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		54.17			52.25			56.39			82.95		101.16	51.40	83
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25		0	18.56	24
Management and service fees from nonbank subsidiaries .....		0.63			1.87			0.86			1.92		0	2.96	38
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06		0	0.15	48
Operating income from nonbank subsidiaries .....		76.16			78.35			79.84			150.41		101.16	99.33	65
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.96	67.82	88	99.99	66.84	88	99.98	69.76	92	99.68	67.32	85	99.89	65.18	85
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	39	0	0.80	35	0	0.92	35
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.96	81.78	84	99.99	81.90	80	99.98	82.20	86	99.68	78.80	76	99.89	74.20	76
Dividends from nonbank subsidiaries .....	0.04	2.67	59	0.01	2.05	58	0.02	1.95	50	0.10	2.65	48	0.11	2.57	55
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.04	6.48	42	0.01	6.25	41	0.02	4.70	36	0.10	7.29	33	0.11	7.64	37
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.31			33.86			27.08			28.33			26.53	